TRICARE
Your Military Health Plan

TRICARE Benefits
Reserve Component Family Members

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Family Member Eligibility

- Eligible for TRICARE when sponsor is activated for more than 30 consecutive days
  - If activated in support of a contingency operation, covered up to 90 days before sponsor's active duty begins
- Recorded in Defense Enrollment Eligibility Reporting System (DEERS)
  - Register or update information in DEERS
- Not eligible for TRICARE health care options when sponsor is activated for less than 30 days, but may purchase the TRICARE Dental Program

Coverage When Sponsor is Called or Ordered to Active Duty for More Than 30 Consecutive Days

- TRICARE Program Options
- TRICARE Pharmacy Program
- TRICARE Dental Program

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TRICARE Program Options

- Covered by TRICARE Standard and TRICARE Extra immediately
- May enroll in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM)
- Comprehensive pharmacy coverage
- TRICARE Dental Program (TDP)

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TRICARE Standard and TRICARE Extra

TRICARE Standard

- Visit TRICARE-authorized providers
- Cost-share: 20% of allowable charge*
- Providers **may** file claims for you
- MTF care on a space-available basis

TRICARE Extra

- Visit TRICARE network providers
- Cost-share: 15% of negotiated rate*
- Providers **will** file claims for you
- MTF care on a space-available basis

*Annual deductibles may apply.

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TRICARE Prime Options

- Enrollment required

- If living in the TRICARE North, South, or West Region
  - TRICARE Prime
  - TRICARE Prime Remote for Active Duty Family Members
  - Contact your TRICARE regional contractor to enroll

- If living overseas
  - TRICARE Overseas Prime
  - TRICARE Global Remote Overseas
  - Contact your TRICARE Area Office to enroll

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TRICARE Pharmacy Coverage

Type of Pharmacy	Generic	Brand Name	Non-Formulary
MTF (up to a 90-day supply)	$0	$0	$0*
TMOP (up to a 90-day supply)	$3	$9	$22
Network Retail (up to a 30-day supply)	$3	$9	$22
Non-network Retail Pharmacy (up to a 30-day supply)	†**Non-TRICARE Prime: $9 or 20%** †**TRICARE Prime: 50% cost-share**	†**Non-TRICARE Prime: $9 or 20%** †**TRICARE Prime: 50% cost-share**	†**Non-TRICARE Prime: $22 or 20%** †**TRICARE Prime: 50% cost-share**

*Not available in the MTF unless medical necessity is established.

†Deductibles apply.

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TRICARE Dental Program

- Family members can purchase the TRICARE Dental Program (TDP) at any time
  - Enrolling before sponsor is activated
    - Reserve Component family member premiums apply
    - 12-month lock-in applies
    - When sponsor is activated, the premiums will decrease to active duty family member rate
  - Enrolling when sponsor is activated for more than 30 consecutive days
    - Reduced premiums apply
    - 12-month lock-in does not apply if enrolled no later than 30 days after active duty report date
  - For more information or to enroll:
    - www.ucci.com or 1-800-866-8499

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TDP Monthly Premiums

- **Family member premiums before sponsor is activated**
  - Single enrollment: $23.31
  - Family enrollment: $58.27
- **Family member premiums when sponsor is activated for more than 30 consecutive days**
  - Single enrollment: $9.32
  - Family enrollment: $23.31

Note: Premiums increase in February each year.

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TDP Coverage

- Diagnostic, emergency, and preventive services
  - 100 percent coverage
- Cost-shares for other services
  - Some reduced cost-shares E-1 to E-4
- Maximum benefits per person
  - Routine dental care
    - $1,200 annual
  - Orthodontic care
    - $1,500 lifetime

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Coverage When Sponsor is Released from Active Duty

- Continued Health Care Benefit Program
- Transitional Assistance Management Program
- TRICARE Reserve Select

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Continued Health Care Benefit Program

- Premium-based health plan
- 18 months of coverage for transition to civilian health care
- May purchase after loss of TRICARE coverage
  - TRICARE coverage ends upon sponsor's release from active duty
    or end of TAMP, whichever is later
- Must purchase within 60 days of loss of coverage
- Contact Humana Military for information and enrollment
  - 1-800-444-5445
  - www.humana-military.com

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Transitional Assistance Management Program (TAMP)

- Coverage under the Transitional Assistance Management Program (TAMP) for 180 days
  - TRICARE Standard
  - TRICARE Extra
  - TRICARE Prime (must re-enroll)
  - TPRADFM is not available under TAMP
- Continued pharmacy coverage
- Continued TDP coverage
  - Note: Premiums will increase to regular Reserve Component family member rates

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TRICARE Reserve Select*

- Voluntary health plan your sponsor may purchase
  - Monthly premiums are required
    - TRS Member-only: $75
    - TRS Member and family: $233
- Eligibility conditions; sponsor must:
  - Have been activated in support of a contingency operation
  - Have served on active duty for 90 days
  - Agree to continue service in the Selected Reserve before leaving active duty
- TRICARE Standard and TRICARE Extra coverage
  - Coverage begins day after TAMP ends (Day 181)
  - Premiums, deductibles, and cost-shares apply

*Visit www.tricare.osd.mil/reserve/reserveselect for more information.

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Uniformed Services Employment Reemployment Rights Act (USERRA)

- Health care protections include:
  - The right to elect to continue existing employer-based health plan for sponsor and dependent
  - Coverage for up to 24 months while on active duty
  - The right to be reinstated in employer's health plan when reemployed

- For more information
  - 1-800-336-4590
  - www.esgr.org

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Regional Contact Information

- **TRICARE South Region**
  - Humana Military Healthcare Services, Inc.
  - 1-800-444-5445
  - www.humana-military.com
- **TRICARE North Region**
  - Health Net Federal Services, Inc.
  - 1-877-874-2273
  - www.healthnetfederalservices.com
- **TRICARE West Region**
  - TriWest Healthcare Alliance
  - 1-888-874-9378
  - www.triwest.com
- **TRICARE Pacific**
  - 011-81-611-743-2036
  - www.tricare.osd.mil/overseas.index.cfm
- **TRICARE Latin America and Canada**
  - 1-706-787-2424
  - http://tricare15.army.mil
- **TRICARE Europe**
  - 0049-6302-67-7433/7434
  - www.europe.tricare.osd.mil

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Information and Assistance

- DEERS
  - Find the 3 closest ID card or personnel offices www.dmdc.osd.mil/rsl/
  - Bring proper documentation (e.g., marriage certificate, birth certificate, divorce decree, etc.)
  - Call 1-800-538-9552 for more information
- Eligibility
  - Determined by Service/Reserve Component
  - Reserve Affairs www.defenselink.mil/ra/
  - Verify though Guard/Reserve Portal: https://www.dmdc.osd.mil/Guard-ReservePortal
- Health Benefits
  - www.tricare.osd.mil/reserve or your TRICARE regional contractor
- TRICARE Dental Program
  - www.ucci.com or 1-800-866-8499

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Reserve Family Member Health Care Continuum (Non-Contingency Operations)

Coverage	Military Duty 30 Days or Less	Pre-Activation (90 days early eligibility)	Active Duty Benefits	De-Activation (upon leaving active duty)
Health: Family Members	None	N/A Applies when sponsor is called or ordered to active duty in support of a contingency operation for more than 30 consecutive days.	Full TRICARE coverage as active duty family members	CHCBP
Dental: Family Members	TRICARE Dental Program Reserve Component family member rates	TRICARE Dental Program Reserve Component family member rates	TRICARE Dental Program Active duty family member rates	TRICARE Dental Program Reserve Component family member rates

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Reserve Family Member Health Care Continuum (Contingency Operations)

Coverage	Military Duty 30 Days or Less	Pre-Activation (90 days early eligibility)	Active Duty Benefits	De-Activation (upon leaving active duty)
Health: Family Members	None	Full TRICARE coverage as active duty family members	Full TRICARE coverage as active duty family members	TAMP followed by CHCBP or TRS*
Dental: Family Members	TRICARE Dental Program Reserve Component family member rates	TRICARE Dental Program Active duty family member rates	TRICARE Dental Program Active duty family member rates	TRICARE Dental Program Reserve Component family member rates

**Specific eligibility requirements must be met to qualify for TRS.*

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